

### **REMARKS**

The present Amendment amends claims 21-28 and 38 and claims 29-37 and 39-44 remain unchanged. Therefore, the present application has pending claims 21-44.

Claims 21-44 stand rejected under 35 USC §103(a) as being unpatentable Takaragi (U.S. Patent No. 4,885,788) in view of Mori (U.S. Patent No. 5,659,166). This rejection is traversed for the following reasons. Applicants submit that the features of the present invention as now more clearly recited in claims 21-44 are not taught or suggested by Takaragi or Mori whether taken individually or in combination with each other as suggested by the Examiner. Therefore, Applicants respectfully request the Examiner to reconsider and withdraw this rejection.

Amendments were made to the claims so as to more clearly recite features of the present invention. Particularly, amendments were made to the claims to more clearly recite that the IC card includes a point management application having a crypt key corresponding to the crypt key of the store for processing data including point data encrypted by the crypt key of the store using the crypt key of the point management and for managing access to a point storage area of the IC card corresponding to the store based on a register store number corresponding to the store.

The above described features of the present invention are not taught or suggested by Takaragi or Mori whether taken individually or in combination with each other as suggested by the Examiner.

Takaragi merely teaches an IC card which is used in a public key system which allows for the transfer between various terminals and the IC cards, the crypt

key used to encrypt or decrypt data. Further, as recognized by the Examiner the IC card taught by Takaragi does not teach or suggest that point data is stored therein, that a register number is used to identify the stores, that a point management application is provided in the IC card for processing point data using the crypt key included in the point management application and for allowing access to the point storage areas of the IC card based on the register store number as in the present invention. Takaragi teaches that the IC card simply includes a plurality of transaction areas 122, 123 and 124 each of which includes a key memory 113, 114 and 115. Takaragi teaches that each transaction area includes an authentication code which is simply used to authenticate the data being stored in the transaction area. For example, Takaragi teaches in col. 3, line 63 through col. 4, line 6 that the authentication code is used so as to confirm whether the data stored in a transaction area agrees with the authentication code held by the store. If the authentication codes do not agree then a transaction using the IC card is not allowed at the store. This teaching of Takaragi is simply for security purposes so as to inhibit the use of the card to perform illegal acts.

At no point is there any teaching or suggestion Takaragi that a register store number is used identifying a particular store and that such register store number is used by a point management application on the IC card to access the different point storage areas. Takaragi teaches that a given store is permitted to process only the transaction areas that correspond to the encipher key and decipher key held by that store. In other words, in Takaragi, each key memory area 113, 114 and 15 of each transaction area 122, 123 and 124 must be inspected and the encipher and decipher keys of the store are compared with the encipher and decipher key held in the key

memory area 113, 114 and 115 so as to determine whether the store can access the transaction area (col. 3, line 55 through col. 4, line 6). The encipher and decipher keys are not register store numbers corresponding to the features of the present invention as recited in the claims. By using encipher and decipher keys in this manner Takaragi has a major security problem since one interest on conducting illegal activities can intercept the encipher and decipher keys.

Even beyond such there is no teaching in Takaragi of a point management application in the IC card which controls access to the storage areas based on the register store number as in the present invention.

Therefore, Takaragi fails to teach or suggest an IC card, having a point management application which includes a crypt key corresponding to the crypt key of the store, for processing data including point data encrypted by the crypt key of the store using the crypt key of the point management application, and for managing access to a point storage areas corresponding to the store based on a register store number corresponding to the store as recited in the claims.

The above noted deficiencies of Takaragi are not supplied by any of the other references of record particularly Mori. Therefore, combining the teachings of Takaragi and Mori in the manner suggested by the Examiner still fails to teach or suggest the features of the present invention as now more clearly recited in the claims.

Mori merely teaches a card processor with interlock processing functions which operates in a manner similar to that taught by Takaragi.

In the Office Action the Examiner alleges that Mori teaches an IC card that stores point data in the IC card and a point management system that checks if the

number of points has reached their predetermined number. This teaching of Mori is simply intended to allow for points to be processed on a card without having to have two cards, namely a points card and a prepaid card. However, at no point is there any teaching or suggestion in Mori that a plurality of point storage areas are provided with respect to the stores, that a register store number is provided so as to identify particular stores, and that the register store number is used for use by a point management application included on the card for processing the point data and accessing and storing the processed point data in a point storage area of the card corresponding to the store based on the register store number corresponding to the store as in the present invention.

Thus, it is quite clear that Mori suffers from the same deficiencies as Takaragi relative to the features of the present invention as recited in the claims. Therefore, combining the teachings of Takaragi and Mori in the manner suggested by the Examiner still fails to teach or suggest the features of the present invention as now more clearly recited in the claims.

Thus, based on the above, Applicants respectfully request the Examiner to reconsider and withdraw the 35 USC §103(a) rejection of the claims as being unpatentable over Takaragi and Mori.

The remaining references of record have been studied. Applicants submit that they do not supply any of the deficiencies noted above with respect to the references utilized in the rejection of claims 21-44.

In view of the foregoing amendments and remarks, Applicants submit that claims 21-44 are in condition for allowance. Accordingly, early allowance of claims 21-44 is respectfully requested.

To the extent necessary, the applicants petition for an extension of time under 37 CFR 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, or credit any overpayment of fees, to the deposit account of Antonelli, Terry, Stout & Kraus, LLP, Deposit Account No. 01-2135 (501.36884X00).

Respectfully submitted,

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